

Dear Friend:

Many of us struggled to heat our homes this past winter, and I fear this coming winter that struggle may be even worse. There are two significant steps you can take now to reduce your home heating costs next winter: replace your inefficient furnace and install energy-efficient windows. Inefficient furnaces and windows can substantially increase your heating costs.

I want to inform you of a program available right now that can help change this. The Energy Conservation Loan Program, which is available to homes with up to 4 units, offers very low-interest loans for up to 10 years with no money down.

I believe most homeowners with an inefficient furnace may be able to reduce their oil or natural gas bill *by \$1,000 or more* by installing a new high-efficiency furnace, and even more if high-efficiency windows are installed.

I urge you to read the information on the reverse side of this mailer. It can help you take control of your energy costs. Most service technicians stop installing new equipment in the fall. Now is the best time to determine if this program will help you.

Sincerely,



John Fonfara,
State Senator, 1st District



FROM YOUR STATE SENATOR

JOHN FONFARA

Representing the people of Hartford and Wethersfield

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State Senator

JOHN
FONFARA

LOWER your ENERGY COSTS

Through the **Energy Conservation Loan (ECL)** program, you can borrow up to \$25,000 and pay it back over a 10-year period at either 0 percent or 3 percent interest, depending on your income and family size. You can finance up to 100 percent of the cost of eligible energy conservation improvements on your home with **no money down**.

“Median Family Income” (MFI) means the average middle income for all household incomes in a region. If you own a home in Hartford with 1 to 4 units, here are the income guidelines to qualify for a loan under this program, and the improvements eligible for financing:

MFI Percentage	Income Limit per Number in Family								Interest Rate
	1	2	3	4	5	6	7	8	
Up to 50% MFI:	\$28,400	\$32,450	\$36,500	\$40,550	\$43,800	\$47,050	\$50,300	\$53,550	0%
Up to 150% MFI:	\$85,155	\$97,320	\$109,485	\$121,650	\$131,382	\$141,114	\$150,846	\$160,578	3%

Eligible Improvements

Furnaces and boilers • Thermal windows and doors • Hot water heaters • Energy-efficient insulation
Vinyl or aluminum siding • Replacement roofs • Storm windows and doors • Caulking, weatherstripping
Secondary heating system • Conversion from primary electric heating system • Woodstoves

To learn more about this program, call **CHIF** at **233-5165 ext. 2019** or **2023**.
They will help you determine if you qualify.

HELP FOR LOW-INCOME CL&P CUSTOMERS

CL&P has a program, **NUSTART**, designed to help their low- and fixed-income customers maintain year-round electric service. Through NUSTART, customers can reduce—and even eliminate—their past-due balance if they pay an agreed-upon budgeted amount on time, each month.

If you have a past-due balance of more than \$100 on a bill that is at least 60 days past due, and your income is below 200 percent of the federal poverty level, you may qualify for assistance. Call 947-2828 for more information.